

EXHIBIT D

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WILLIAM J RUSH ESQ

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HUD-1 UNIFORM SETTLEMENT STATEMENT

OMB Approval No. 2501-0265

A. U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT		SETTLEMENT STATEMENT	
B. TYPE OF LOAN		6. File Number:	
1. Conventional: <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> J. Conventional: <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> J. Conventional: <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> J.		7. Loan Number:	
C. NOTE: This form is designed to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.		8. Mortgage Insurance Case Number	
D. NAME AND ADDRESS OF BORROWER: ANN CAPAZZI 18 EASTBROOK ROAD HARRINGTON PARK, NJ 07640		E. NAME, ADDRESS AND TIN OF SELLER: RALPH DAY 666 CLOSTER DOCK ROAD CLOSTER, NJ 07624	
F. NAME AND ADDRESS OF LENDER: LIGHTHOUSE MORTGAGE SERVICE COMPANY, INC. 2600 PHILMONT AVENUE, SUITE 100 HUNTINGDON VALLEY, PA 15006		G. PROPERTY LOCATION: 666 CLOSTER DOCK ROAD CLOSTER, NJ 07624 LOT: 23 BLOCK: 2404	
H. SETTLEMENT AGENT NAME, ADDRESS AND TIN: William J. Rush, Esq. 10 STUYVESANT AVENUE, LYNDHURST, NJ 07071 PLACES OF SETTLEMENT 10 STUYVESANT AVENUE LYNDHURST, NEW JERSEY 07071		I. SETTLEMENT DATE 02/28/2007	

J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
101. GROSS AMOUNT DUE FROM BORROWER:		401. GROSS AMOUNT DUE TO SELLER:	
101.1. Conventional sales price:	915,000.00	401.1. Conventional sales price:	915,000.00
101.2. Personal property:		401.2. Personal property:	
101.3. Settlement charges to borrower (Line 1400):	9,700.68	401.3. Settlement charges to seller (Line 1400):	
101.4.		401.4.	
101.5.		401.5.	
Adjustments for items paid by seller in advance:		Adjustments for items paid by seller in advance:	
101.6. City/town taxes:		401.6. City/town taxes:	
101.7. County taxes:		401.7. County taxes:	
101.8. Assessments:		401.8. Assessments:	
101.9.		401.9.	
101.10.		401.10.	
101.11.		401.11.	
101.12.		401.12.	
120. GROSS AMOUNT DUE FROM BORROWER	924,700.68	420. GROSS AMOUNT DUE TO SELLER	915,000.00

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SETTLEMENT CHARGES

700. TOTAL SALE PROCEEDS LESS COMMISSION based on price \$ 915,000.00 P		PAID FROM BORROWER'S FUNDS AT SETTLEMENT		PAID FROM SELLER'S FUNDS AT SETTLEMENT	
Division of Companies; a (One 700) as follows:					
701.					
702.					
703.	Commission and all Sett. agent				
704.					
705.	ITEMS PAID IN CONNECTION WITH LOAN				
706.	Loan Origination Fee \$				
707.	Loan Discount \$				
708.	Annual Fee to IVY MORTGAGE		525.00		
709.	Credit report to IVY MORTGAGE		50.00		
710.	Lender's Interest Fee				
711.	COMMITMENT FEE TO LIGHTHOUSE MORTGAGE SERVICE COMPANY, INC.		435.00		
712.	FLOOD DETERMINATION FEE TO LIGHTHOUSE MORTGAGE SERVICE COMPANY, INC.		9.00		
713.	TAX SERVICE FEE TO LIGHTHOUSE MORTGAGE SERVICE COMPANY, INC.		89.00		
714.	APPLICATION FEE TO IVY MORTGAGE		375.00		
715.	YEP PD BY LIGHTHOUSE TO IVY MORTGAGE (POC) -\$6750.00				
716.					
717.					
718.	ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE				
719.	Interest from 02/28/2007-03/01/2007 @ \$142.968 per day		142.97		
720.	Mortgage Insurance Premium for				
721.	Hard insurance Premium for				
722.					
723.					
724.	RESERVES DEPOSITED WITH LENDER				
725.	Hard Insurance 3 month(a) @ \$112.25 per month		336.75		
726.	Mortgage Insurance				
727.	City Property Taxes				
728.	County Property Taxes month(a) @ \$879.97 per month		879.97		
729.	Annual insurance				
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1000. TOTAL SETTLEMENT CHARGES (enter on lines 1001 Section J and 1002 Section K)
 CERTIFICATION: I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I received a copy of the HUD-1 Settlement Statement.

Seller: WILLIAM J. RUSH
 Borrower: WILLIAM J. RUSH